

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): John Gavan et al.

Confirmation No.: Not Assigned

Serial No.: Not Assigned

Art Unit: Not Assigned

Filed: July 24, 2003

Examiner: Not Assigned

Title: System and Method for Detecting and Managing Fraud

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97, and 1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. It is respectfully requested that the documents be expressly and independently considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted within three months of the filing date of the application and prior to issuance of a first Office Action on the merits, therefore, no fee is due.

Under 37 C.F.R. § 1.98(d), no copy of any patent, publication, pending U.S. application or other information listed in this information disclosure statement is required to be provided, as the information was previously submitted to, or cited by, the Office in earlier Application No. 08/928,851, filed September 12, 1997.

Each of the documents listed on the attached form equivalent to Form PTO-1449 is in the English language.

It is respectfully requested that the documents cited in this Information Disclosure Statement be independently considered by the Examiner.

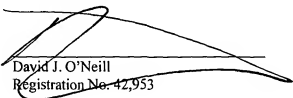
Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 13-2491 and please credit any excess fees to such deposit account.

Respectfully submitted,

Date:

7/24/03

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FORM PTO-1449 (REV. 7-80)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO.  COS94041C1	SERIAL NO.  NOT ASSIGNED
LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary)		APPLICANT(S): Gavan et al.	
FILING DATE July 24, 2003		GROUP NOT ASSIGNED	

U.S. PATENT DOCUMENTS							
* EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)	
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	4,154,983	05/1979	Pedersen				
	4,464,543	08/1984	Kline et al.				
	4,805,209	02/1989	Baker, Jr. et al.				
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	5,159,698	10/1992	Harrington et al.				
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	5,311,572	05/1994	Friedes et al.				
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	5,325,290	06/1994	Cauffman et al.				
	5,327,144	07/1994	Stilp et al.				
	5,335,278	08/1994	Matchett et al.				
	5,345,595	09/1994	Johnson et al.				

FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	96/31043	10/1996	WO				

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>	
	Curet, O., The application of case-based reasoning to assist accountant in identifying top management fraud: a study of the problem domain and the methodological issues in the development, implementation and evaluation of a case-based learning and reasoning tool, Case Based Reasoning: Prospects for Applications, IEE Colloquium on, 1995, Pages: 8/1-8/4
	Garner, B.; Chen, F., Hypothesis generation paradigm for fraud detection, TENCON '94. IEEE Region 10's Ninth Annual International Conference. Theme: Frontiers of Computer Technology Proceedings of 1994, 22-26 Aug. 1994, Pages 197-201 vol. 1
	Fawett, T., "Adaptive Fraud Detection", Journal of Data Mining and Knowledge Discovery, Copyright 1997, Kluwer Academic Publishers, Norwell, MA, Vol. 1 1997, pp. 291-316
EXAMINER	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPPE 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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	5,418,844	05/1995	Morrissey et al.			
	5,432,845	07/1995	Burd et al.			
	5,463,681	10/1995	Vaios et al.			
	5,475,746	12/1995	Miller et al.			
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	5,596,632	01/1997	Curtis et al.			
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<b>FOREIGN PATENT DOCUMENTS</b>						
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES      NO
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)						
	Scarfe, R.T.; Shortland, R.J., Data Mining Applications in BT, Knowledge Discovery in Databases, [IEE Colloquium on], 1995, Pages 5/1-5/4					
	Sternberg, M.; Reynolds, R.G., Using cultural algorithms to support re-engineering of rule-based expert systems in dynamic performance environments: a case study in fraud detection, Evolutionary Computation, IEEE Transactions on, Volume: 14, Nov. 1997, Pages: 225-243					
	Watkins, P.R.; Lin, T.W.; O'Leary, D.E., AI integration for enhanced decision support, Systems Sciences, 1992. Proceedings of the Twenty-Fifth Hawaii International Conference on, Volume: III, 7-10 Jan. 1992, Pages(s): 133-144 vol. 3					
	META Group, Inc. "Advanced Information Management", August 29, 1994.					
	Calem, Robert E., "To Catch A Thief" Forbes ASAP, pp. 44-45, date unknown					
EXAMINER				DATE CONSIDERED		
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